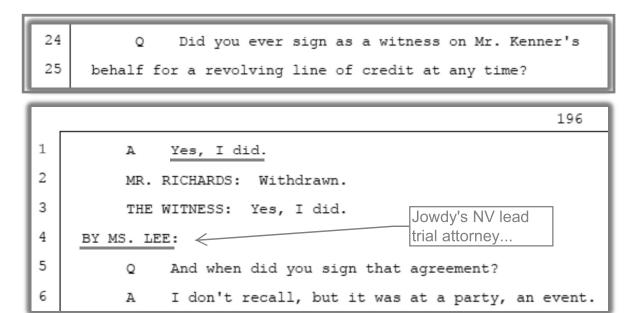
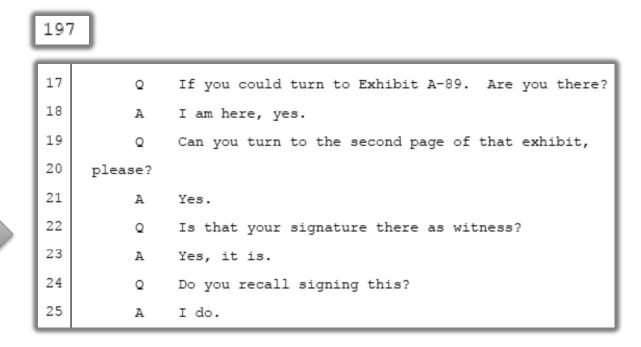
R33 011 - Gaudet testimony in Nevada case Murray v. Jowdy (December 2010)

Jowdy's Nevada defense attorneys had Robert Gaudet confirm his "<u>witness</u>" signature on the 2004 Hawai'i loan agreement and then <u>authenticated</u> it to support Jowdy's defense theory -- as follows -



Then - they asked Gaudet again about his signature -



Jowdy's attorneys admitted the 2004 Hawai'i RLOC into evidence -

R33 011 - Gaudet testimony in Nevada case Murray v. Jowdy (December 2010)

198



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Q And can you tell the Court what date this document
was entered into?
A 12/7/2004.

MS. LEE: Your Honor, I'd like to move to admit this
exhibit. He's authenticated his signature on it.

MR. RICHARDS: No objection.

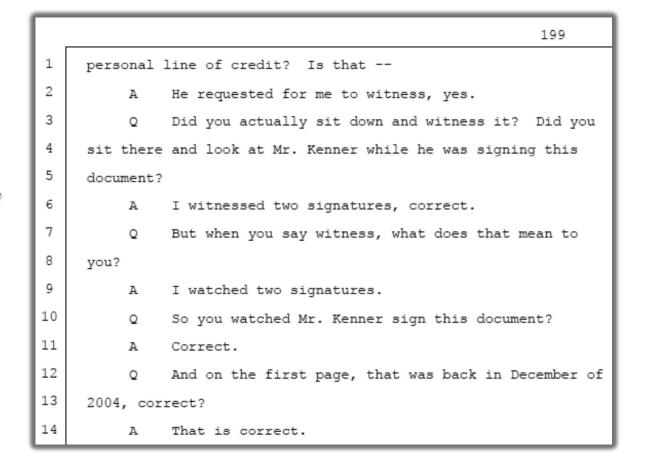
THE COURT: Okay. It's admitted.

[Defendant's Exhibit A-89 Received]
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198

14 BY MS. LEE: 15 So this revolving line of credit -- and I'm not 16 asking you to testify as to its contents. But that's your 17 signature on this revolving line of credit, as a witness for 18 Phil Kenner; is that right? 19 I witnessed two signatures. And the person that I 20 knew was Ken Jowdy. I was just asked to witness two 21 signatures. So --22 So Mr. Jowdy facilitated your signature on this 23 document; is that what you're saying? 24 Α I'm sorry? 25 Mr. Jowdy facilitated your signature on this

R33 011 - Gaudet testimony in Nevada case Murray v. Jowdy (December 2010)



In fact – Gaudet went on to testify that Jowdy was so secretive about all of his business dealings that Gaudet – *Jowdy's Diamanté Cabo Director of Golf* – was not even aware that Kenner was an owner (*in fact -- the largest individual owner*) in the Cabo project at the time of the March 2006 closing.

19	Q Did you have any understanding that he owned part of
20	the project in Cabo San Lucas?
21	A Again, specifically at that timeframe in early '06,
22	no, I did not.